

B 25C (Official Form 25C) (12/08)

## UNITED STATES BANKRUPTCY COURT

In re JAMES RAUM & JULIE ANN RAUM,Case No. 12-52643*Debtor*

Small Business Case under Chapter 11

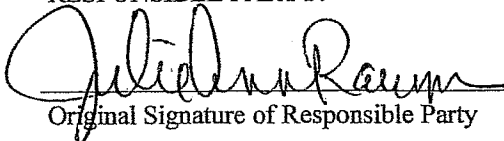
## SMALL BUSINESS MONTHLY OPERATING REPORT

Month: JUNE, 2013Date filed: NOVEMBER 20, 2012Line of Business: INDIVIDUAL

NAISC Code: \_\_\_\_\_

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Julie Ann Raum

Printed Name of Responsible Party

**Questionnaire:** (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	n/a <input type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	n/a <input type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	n/a <input type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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- |   |                          |                                     |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH?     | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH?      | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH?               | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH?    | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

**TAXES**

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

*(Exhibit A)***INCOME**

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL INCOME** \$ 6,066.17

**SUMMARY OF CASH ON HAND**

Cash on Hand at Start of Month \$ 6,997.06

Cash on Hand at End of Month \$ 8,852.29

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 8,852.29

*(Exhibit B)***EXPENSES**

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL EXPENSES** \$ 4,576.97

*(Exhibit C)***CASH PROFIT**

INCOME FOR THE MONTH *(TOTAL FROM EXHIBIT B)* \$ 6,066.17

EXPENSES FOR THE MONTH *(TOTAL FROM EXHIBIT C)* \$ 4,576.97

*(Subtract Line C from Line B)*

**CASH PROFIT FOR THE MONTH** \$ 1,489.20

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**UNPAID BILLS**

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL PAYABLES** \$ 0.00

*(Exhibit D)***MONEY OWED TO YOU**

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

**TOTAL RECEIVABLES** \$ 0.00

*(Exhibit E)***BANKING INFORMATION**

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

*(Exhibit F)***EMPLOYEES**

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?	<u>0</u>
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?	<u>0</u>

**PROFESSIONAL FEES***BANKRUPTCY RELATED:*

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
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TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>0.00</u>
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*NON-BANKRUPTCY RELATED:*

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?	\$ <u>0.00</u>
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TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?	\$ <u>0.00</u>
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**PROJECTIONS**

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 5,842.66	\$ 6,077.22	\$ 234.56
EXPENSES	\$ 5,500.00	\$ 4,576.97	\$ 923.03
CASH PROFIT	\$ 342.66	\$ 1,500.25	\$ 1,157.59

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 5,767.66
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 5,000.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 767.66

**ADDITIONAL INFORMATION**

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

**Wells Fargo Combined Statement of Accounts**

Primary account number: 8788592437 ■ June 4, 2013 - July 1, 2013 ■ Page 1 of 7



JULIE ANN RAUM  
 JAMES RAUM  
 DEBTOR IN POSSESSION  
 CH. 11 CASE 12-52643NV  
 5200 SUMMIT RIDGE DR APT 3322  
 RENO NV 89523-9054

**Questions?**

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)

P.O. Box 6995

Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Account options**

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**Summary of accounts****Checking and Savings**

Account	Page	Account number	Ending balance last statement	Ending balance this statement
Wells Fargo Way2Save® Checking	2	8788592437	5,249.98	8,550.34
Wells Fargo Way2Save® Savings	5	9196232053	125.00	150.00
<b>Total deposit accounts</b>			<b>\$5,374.98</b>	<b>\$8,700.34</b>

Primary account number: 8788592437 ■ June 4, 2013 - July 1, 2013 ■ Page 2 of 7



## Wells Fargo Way2Save<sup>®</sup> Checking

### Activity summary

Beginning balance on 6/4	\$5,249.98
Deposits/Additions	5,677.22
Withdrawals/Subtractions	- 2,376.86
<b>Ending balance on 7/1</b>	<b>\$8,550.34</b>

Account number: 8788592437

JULIE ANN RAUM

JAMES RAUM

DEBTOR IN POSSESSION

CH. 11 CASE 12-52643NV

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/4		Deposit Made In A Branch/Store	1,500.00		
6/4		Check Crd Purchase 06/02 Jimmy John's #595 Reno NV 434257xxxxxx2789 083153754156879 ?McC=5814		12.82	
6/4		Kromer Investmen Resident 13488719 Julie Ann Raum		94.00	6,643.16
6/5		POS Purchase - 06/05 Mach ID 000000 Raley S 105 Reno NV 2789 00583157003137387 ?McC=5411		46.97	
6/5	^ 2289	AT&T Services Checkpaymt 060413 2289 A 13155		192.32	6,403.87
6/6		Deposit Made In A Branch/Store	1,758.83		
6/6		POS Purchase - 06/06 Mach ID 000000 Walgreens 750 N Virgin Reno NV 2789 00583158017483215 ?McC=5912		9.03	8,153.67
6/10		Check Crd Purchase 06/07 Qvc 423862012801 1 800-367-9444 PA 434257xxxxxx2789 003156037034546 ?McC=5964		33.16	
6/10		Check Crd Purchase 06/07 Qvc 423864599401 800-367-9444 PA 434257xxxxxx2789 163156179338377 ?McC=5964		198.99	
6/10		POS Purchase - 06/08 Mach ID 000000 Target T1363 Target T1 Reno NV 2789 00463159697033615 ?McC=5411		33.63	
6/10		POS Purchase - 06/08 Mach ID 000000 Cvs 09170 09170 2300 Sparks NV 2789 00383159759330713 ?McC=5912		12.36	
6/10		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA Reno NV 2789 00583159796298447 ?McC=5912		3.85	
6/10		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA Reno NV 2789 00383159797896442 ?McC=5912		7.08	
6/10		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA Reno NV 2789 00583159801591866 ?McC=5912		6.46	
6/10		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA Reno NV 2789 00583159802287364 ?McC=5912		3.85	
6/10		POS Purchase - 06/08 Mach ID 000000 Walgreens 10370 N McCA Reno NV 2789 00463159803227258 ?McC=5912		12.95	
6/10		POS Purchase - 06/08 Mach ID 000000 Costco Whse 0025 Reno NV 2789 00463160008487188 ?McC=5300		168.66	
6/10		POS Purchase - 06/08 Mach ID 000000 Scolari S Whse 6255 Sh Reno NV 2789 00383160029935727 ?McC=5411		58.54	
6/10		Check Crd Purchase 06/09 Reno Hairstylist Reno NV 434257xxxxxx2789 003160773349033 ?McC=7230		75.00	
6/10		POS Purchase - 06/09 Mach ID 000000 Wal Mart 3254 Reno NV 2789 00000000755772798 ?McC=5411		54.76	
6/10		Check Crd Purchase 06/09 Qvc 702192759401 1 800-367-9444 PA 434257xxxxxx2789 283158421854592 ?McC=5964		24.12	

Primary account number: 8788592437 ■ June 4, 2013 - July 1, 2013 ■ Page 3 of 7



## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/10		Check Crd Purchase 06/09 Qvc 702192759501 1 800-367-9444 PA 434257xxxxx2789 283158421854505 ?McC=5964		24.12	
6/10		POS Purchase - 06/10 Mach ID 000000 Chevron Jacksons Food Reno NV 2789 00383161514592063 ?McC=5542		80.00	
6/10		POS Purchase - 06/10 Mach ID 000000 Cvs 09841 09841 1695 Reno NV 2789 00383162028939678 ?McC=5912		15.00	7,341.14
6/11		POS Purchase - 06/10 Mach ID 000000 Cvs 09841 09841 1695 Reno NV 2789 00463162038073950 ?McC=5912		7.84	7,333.30
6/12		Deposit Made In A Branch/Store	648.51		
6/12		Check Crd Pur Rtrn 06/10 Cvs Pharmacy #9841, Reno NV 434257xxxxx2789 613163546374226 ?McC=5912	11.05		
6/12		Check Crd Purchase 06/10 Cvs Pharmacy #9841 Reno NV 434257xxxxx2789 283162033567443 ?McC=5912		19.38	7,973.48
6/13		POS Purchase - 06/13 Mach ID 000000 Cvs 09586 09586 55 DA Reno NV 2789 00463165004805695 ?McC=5912		4.29	7,969.19
6/14		POS Purchase - 06/14 Mach ID 000000 Walgreens 12645 S Virg Reno NV 2789 00583166012755393 ?McC=5912		16.40	7,952.79
6/17		Check Crd Purchase 06/13 Nevada Dmv 44 775-684-4507 NV 434257xxxxx2862 003165030929035 ?McC=9399		93.00	
6/17		Check Crd Purchase 06/14 The Women's Shooti 775-772-7064 NV 434257xxxxx2789 083165640322250 ?McC=7999		78.64	
6/17		Check Crd Purchase 06/14 Pretek, Inc. Http://WWW.PA TN 434257xxxxx2789 283166142725299 ?McC=5999		15.40	
6/17		Check Crd Purchase 06/14 Qvc*424024255601* 800-367-9444 PA 434257xxxxx2789 283162824611717 ?McC=5964		34.17	
6/17		Check Crd Purchase 06/15 Bjs Restaurants 45 Reno NV 434257xxxxx2789 003166035798514 ?McC=5812		20.74	
6/17		POS Purchase - 06/15 Mach ID 000000 The Home Depot 3311 Reno NV 2789 00383167083334771 ?McC=5200		100.00	
6/17		Check Crd Purchase 06/15 The Coupon Clipper 813-364-2739 FL 434257xxxxx2789 083166148551802 ?McC=7392		5.40	
6/17		POS Purchase - 06/16 Mach ID 000000 Wal Mart 3277 Reno NV 2789 00000000559709765 ?McC=5411		5.81	
6/17		POS Purchase - 06/16 Mach ID 000000 Smiths 750 S Meadows Reno NV 2789 00383167653879289 ?McC=5411		18.63	
6/17		POS Purchase - 06/16 Mach ID 000000 Chevron Jacksons Food Reno NV 2789 00463167657037440 ?McC=5542		80.04	7,500.96
6/18		POS Purchase - 06/18 Mach ID 000000 Walgreens 750 N Virgin Reno NV 2789 00383170004828976 ?McC=5912		14.62	
6/18		POS Purchase - 06/18 Mach ID 000000 Walgreens 750 N Virgin Reno NV 2789 00583170006425467 ?McC=5912		25.08	
6/18		Target Debit Crd ACH Tran 130616 000481423451363 084 Target - Reno NV		1.79	7,459.47
6/20		Deposit Made In A Branch/Store	1,758.83		9,218.30
6/24		POS Purchase - 06/23 Mach ID 000000 Petsmart Inc 1308 Reno NV 2789 00583174854872377 ?McC=5995		63.07	9,155.23
6/25		POS Purchase - 06/25 Mach ID 000000 Smiths 1255 Baring Blv Sparks NV 2789 00383176843379772 ?McC=5411		36.37	
6/25		Farmers N W Life Ins. Prem 062013 xxxxx1779 Julie Ann Raum		46.43	9,072.43
6/26		Check Crd Purchase 06/24 Cvs Pharmacy #9841 Reno NV 434257xxxxx2789 083176068276039 ?McC=5912		34.00	9,038.43
7/1		POS Purchase - 06/28 Mach ID 000000 Cvs 09586 Reno NV 2789 00000000549031311 ?McC=5912		23.94	
7/1		Online Transfer to Raum J Ref #lbec7StH6N Way2Save Checking to Cover July Mortgage		329.98	
7/1		POS Purchase - 06/29 Mach ID 000000 Cvs 09841 09841 1695 Reno NV 2789 00383180851857589 ?McC=5912		11.16	
7/1		POS Purchase - 06/30 Mach ID 000000 Savers 1122 Reno NV 2789 00463181626534812 ?McC=5931		15.08	
7/1		POS Purchase - 06/30 Mach ID 000000 Savers 1041 Sparks NV 2789 00463181642750692 ?McC=5931		10.23	



Primary account number: 8788592437 ■ June 4, 2013 - July 1, 2013 ■ Page 4 of 7

**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/1		POS Purchase - 06/30 Mach ID 000000 Wal Mart 3729 Sparks NV 2789 00000000650219380 ?McC=5411		7.04	
7/1		POS Purchase - 06/30 Mach ID 000000 Best Buy 128 Reno NV 2789 00000000746932313 ?McC=5732		64.62	
7/1		Target Debit Crd ACH Tran 130629 000481423451363 081 Target - Reno NV		16.23	
7/1		Target Debit Crd ACH Tran 130629 000481423451363 081 Target - Reno NV		9.81	8,550.34
<b>Ending balance on 7/1</b>					<b>8,550.34</b>
<b>Totals</b>			<b>\$5,677.22</b>	<b>\$2,376.86</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount
2289	6/5	192.32

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/04/2013 - 07/01/2013		Standard monthly service fee \$12.00	You paid \$0.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>		Minimum required	This fee period
1) Have any <b>ONE</b> of the following account requirements			
• Minimum daily balance	\$2,000.00	\$6,403.87	<input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$750.00	\$0.00	<input type="checkbox"/>
• Total number of Wells Fargo debit card purchases and/or payments	10	45	<input checked="" type="checkbox"/>
• Linked Wells Fargo credit card qualified purchase transaction	3	0	<input type="checkbox"/>
• Linked Wells Fargo credit card total qualified purchases	\$300.00	\$0.00	<input type="checkbox"/>
2) Complete the package requirements			
• Have qualifying linked accounts or services in separate categories*	3		<input checked="" type="checkbox"/>
<b>Monthly service fee discount(s) (applied when box is checked)</b>			
Online only statements (reduces monthly service fee by \$2.00)			<input checked="" type="checkbox"/>

\*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
JC/C



Primary account number: 8788592437 ■ June 4, 2013 - July 1, 2013 ■ Page 5 of 7



## Wells Fargo Way2Save® Savings

### Activity summary

Beginning balance on 6/4	\$125.00
Deposits/Additions	25.00
Withdrawals/Subtractions	- 0.00
<b>Ending balance on 7/1</b>	<b>\$150.00</b>

Account number: 9196232053

JULIE ANN RAUM

JAMES RAUM

DEBTOR IN POSSESSION

CH 11 CASE 12-52643 NV

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use

Routing Number (RTN): 321270742

### Interest summary

Interest paid this statement	\$0.00
Average collected balance	\$138.39
Annual percentage yield earned	0.00%
Interest earned this statement period	\$0.00
Interest paid this year	\$0.00

### Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/17	Recurring Transfer From Raum J Way2Save Checking Ref #Opemwtvglc xxxxxx3211	25.00		150.00
<b>Ending balance on 7/1</b>				<b>150.00</b>
<b>Totals</b>		<b>\$25.00</b>	<b>\$0.00</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

### Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/04/2013 - 07/01/2013

Standard monthly service fee \$5.00

You paid \$0.00

#### How to avoid the monthly service fee

Have any **ONE** of the following account requirements

Minimum required

This fee period

• Minimum daily balance	\$300.00	\$125.00 <input type="checkbox"/>
• Daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/> ^
• Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
• Monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$25.00 <input checked="" type="checkbox"/>
• The fee is waived when the primary account owner is under the age of 18 (19 in Alabama)		

^Zero is displayed because you did not meet the minimum amount required for a single transaction of this type.

AM/AM



## IMPORTANT ACCOUNT INFORMATION

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As a reminder the \$5 monthly service fee can be waived with any one of the following:

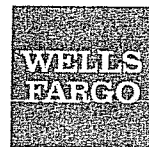
- Maintain a \$300 minimum daily balance
- Maintain 1 or more posted Save As You Go® transfers from a Wells Fargo checking account into this account
- Maintain a monthly recurring automatic transfer of \$25 or more from a Wells Fargo checking account into this account
- Maintain a daily recurring automatic transfer each business day of \$1 or more from a Wells Fargo checking account into this account
- If you are under the age of 18 (19 in AL) and are the primary account owner of the account

If you have questions about your account or would like additional information on the monthly service fee waiver options please contact your local banker or call the number listed on your statement.



**Wells Fargo Way2Save® Checking**

Account number: 8788593211 ■ June 4, 2013 - July 1, 2013 ■ Page 1 of 4



JULIE ANN RAUM  
 JAMES RAUM  
 DEBTOR IN POSSESSION  
 CH 11 CASE 12-52643 NV  
 5200 SUMMIT RIDGE DR APT 3322  
 RENO NV 89523-9054

**Questions?**

Available by phone 24 hours a day, 7 days a week:

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (825)  
 P.O. Box 6995  
 Portland, OR 97228-6995

**You and Wells Fargo**

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

**Account options**

A check mark in the box indicates you have these convenient services with your account. Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input checked="" type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

**Activity summary**

Beginning balance on 6/4	\$1,622.08
Deposits/Additions	729.98
Withdrawals/Subtractions	- 2,200.11
<b>Ending balance on 7/1</b>	<b>\$151.95</b>

Account number: 8788593211

**JULIE ANN RAUM**  
**JAMES RAUM**  
**DEBTOR IN POSSESSION**  
**CH 11 CASE 12-52643 NV**

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use  
 Routing Number (RTN): 321270742

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.



## Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
6/4		Deposit Made In A Branch/Store	400.00		
6/4	366	Check		54.09	1,967.99
6/5	365	Check		88.73	
6/5	^ 378	Ocwen Check Pymt 060413 0378		1,041.47	837.79
6/7	367	Check		208.04	629.75
6/13	368	Check		442.80	186.95
6/17		Recurring Transfer to Raum J Way2Save Savings Ref #Opemwtvgic xxxxxx2053		25.00	161.95
7/1		Online Transfer From Raum J Ref #Ibec7Sth6N Way2Save Checking to Cover July Mortgage	329.98		
7/1	369	Check		329.98	
7/1		Monthly Service Fee		10.00	151.95
<b>Ending balance on 7/1</b>					<b>151.95</b>
<b>Totals</b>			<b>\$729.98</b>	<b>\$2,200.11</b>	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

## Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
365	6/5	88.73	367	6/7	208.04	369	7/1	329.98
366	6/4	54.09	368	6/13	442.80	378 *	6/5	1,041.47

\* Gap in check sequence.

## Monthly service fee summary

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 06/04/2013 - 07/01/2013		Standard monthly service fee \$12.00	You paid \$10.00
<b>How to avoid the monthly service fee (complete 1 AND 2)</b>		Minimum required	This fee period
1) Have any <b>ONE</b> of the following account requirements			
• Minimum daily balance	\$2,000.00	\$161.95	<input type="checkbox"/>
• Total amount of qualifying direct deposits	\$750.00	\$0.00	<input type="checkbox"/>
• Total number of Wells Fargo debit card purchases and/or payments	10	0	<input type="checkbox"/>
• Linked Wells Fargo credit card qualified purchase transaction	3	0	<input type="checkbox"/>
• Linked Wells Fargo credit card total qualified purchases	\$300.00	\$0.00	<input type="checkbox"/>
2) Complete the package requirements			
• Have qualifying linked accounts or services in separate categories*	3		<input type="checkbox"/>

## Monthly service fee discount(s) (applied when box is checked)

Online only statements (reduces monthly service fee by \$2.00) ☒

\*Includes Wells Fargo consumer accounts and services such as debit card, savings accounts, active Online Banking, credit card, loans and lines of credit.  
JC/C

Account number: **8788593211** ■ June 4, 2013 - July 1, 2013 ■ Page 3 of 4



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Your Checking Package is designed to work with you to achieve financial success by providing additional benefits on the accounts and services you need. Remember, to waive the monthly service fee on your checking account, you must meet the monthly service fee waiver requirements which includes having three additional qualifying linked accounts and/or services. If you have any questions, please contact your Wells Fargo banker or call Wells Fargo Phone Bank at 1-800-TO-WELLS (1-800-869-3557).





10:25 AM

07/05/13

Accrual Basis

## TJ's Mexican Food, Inc.

## Profit &amp; Loss

June 2013

	Jun 13	% of Income
Ordinary Income/Expense		
Income		
4000 · INCOME		
Food Sales		
6360 · Less -Sales Tax	-5,112.66	-8.3%
4100 · Sales	66,349.17	108.3%
Total Food Sales	61,236.51	100.0%
Total 4000 · INCOME	61,236.51	100.0%
Total Income	61,236.51	100.0%
Cost of Goods Sold		
5000 · COST of GOODS SOLD		
5036 · Breakfast	-30.66	-0.1%
5021 · Chicken	2,424.97	4.0%
5022 · Beef	3,922.82	6.4%
5023 · Cheese	1,218.57	2.0%
5024 · Produce	1,398.24	2.3%
5025 · Beverage	2,441.35	4.0%
5026 · Seasonings	132.57	0.2%
5027 · Paper	1,535.88	2.5%
5028 · Tortillas	1,555.35	2.5%
5029 · Potato Oles	2,811.40	4.6%
5030 · Discretionary	1,207.06	2.0%
5031 · Other Food	1,192.63	1.9%
5032 · Desserts	403.44	0.7%
5033 · Nacho Cheese	1,386.62	2.3%
5034 · Sauce	1,257.01	2.1%
Total 5000 · COST of GOODS S...	22,857.25	37.3%
Total COGS	22,857.25	37.3%
Gross Profit	38,379.26	62.7%
Expense		
6030 · Advertising	91.84	0.1%
6035 · Ad Production Fund	306.13	0.5%
6110 · Automobile Expense	1,118.83	1.8%
6120 · Bank Service Charges	116.85	0.2%
6122 · Bankcard Fees	655.02	1.1%
6130 · Cash Over/Short	70.64	0.1%
6160 · Dues and Subscriptions	317.99	0.5%
6175 · Franchise Fees	2,448.98	4.0%
6180 · Insurance		
6185 · Liability Insurance	497.54	0.8%
6190 · Officer's Health Insura...	708.05	1.2%
6195 · Worker's Comp	295.81	0.5%
Total 6180 · Insurance	1,501.40	2.5%
6225 · Janitorial & Laundry	835.95	1.4%
6235 · Meals and Entertainment	147.05	0.2%
6240 · Miscellaneous	264.80	0.4%
6245 · Office Supplies	10.76	0.0%
6250 · Operation Supplies	375.33	0.6%
6255 · Payroll Expenses	1,608.57	2.6%
6260 · Penalty	318.70	0.5%
6290 · Rent-Building	5,081.66	8.3%